A recent federal court decision showed how insurers encourage compliance while Illinois reestablishes a clear definition and standards. Insurers effectively use these flawed criteria/guidelines as proprietary, "black box" systems to ration or deny coverage for mental health and addiction services. Updating Illinois law with clear and commonsense definitions and standards of mental health care, will save lives, reduce homelessness, and decrease costs to the state, communities, and taxpayers.

It's mental health care everyone can agree on.

Support HB2595

The solution: The cost of mental health care should not be your life savings. Yet, large inequities still exist in how health plans cover mental health care. Many insurers use outdated and discriminatory guidelines to avoid paying for the mental health care and addiction treatment services you are granted under existing federal law.

- A recent federal court decision showed how insurers often use flawed criteria/guidelines that are inconsistent with generally accepted standards of care, which are best practices agreed upon by clinical experts.
- Insurers effectively use these flawed criteria/guidelines as proprietary, "black box" systems to ration or deny coverage for mental health and addiction services.
- While Illinois requires the use of nonprofit clinical criteria for substance use disorder medical necessity determinations (the “ASAM Criteria”), it has yet to implement this requirement for mental health disorders.

The solution: In short, you should not be denied mental health care coverage no more than you should be denied coverage for cancer treatment. HB2595 amends the Illinois Insurance Code to ensure that all Medicaid MCOs and commercial insurer medical necessity determinations concerning mental health and substance use disorders are fully consistent with generally accepted standards of care.

- Establishes a clear definition and standards for when services and treatment qualify as medically necessary.
- Requires insurers to rely on the transparent, publicly available guidelines published by nonprofit clinical societies for mental health disorder medical necessity determinations, as Illinois already requires for substance use disorders.
- Requires insurers to cover all medically necessary mental health and substance use disorder care and explicitly prohibits insurers from limiting benefits to short-term, acute care or from excluding certain levels of care (e.g., residential treatment).
- Encourages compliance with Illinois’ parity law by making sure illegal practices are appropriately penalized.

53% of adults report that the COVID-19 pandemic negatively impacts their mental health. 81,000 Americans died of drug overdoses between June 2019 and June 2020, including a 29.1% increase in Illinois. 65% increase in suicides amongst Black residents in Cook County in 2020. 90% of people with a substance use disorder and 55% of adults with mental illness do not receive treatment.

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30.1% of adults report that the COVID-19 pandemic negatively impacts their mental health.

Source: Kaiser Family Foundation

Health is Health, is a coalition campaign to win better mental health care in Illinois.

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